

NPCI/ 2014-15/ NACH Circular No 66

December 04, 2014

To

All APBS Member banks

DBTL transactions identifier for banks

DBTL scheme was re-launched by Government of India with effect from November 15, 2014, across 54 districts. The same would be extended to PAN India from January 01, 2015.

2. As discussed in various meetings with DFS and MoPNG, it has been decided that banks have to send SMS intimation to their customers for all DBTL transactions immaterial of the amount cap maintained by the banks.
3. In order to facilitate the banks to identify the DBTL & DBT transactions separately, it has been decided to have a unique identifier for the DBTL transactions processed through NACH.
4. For implementation of the new flag/s there is no structure change in the existing file format. We are using the existing fields with different values. The new values will be implemented w.e.f December 08, 2014 (both ACH credit and APB formats).
5. In case of normal ACH and APB transactions (other than DBTL) the current values will continue to be provided in the inward file. The existing and the modified transactions identifier is given in **Annexure I**.
6. Member banks are advised to make necessary arrangements to handle the identifier provided in the inward files and using the DBTL flag arrange to send the SMS on crediting the customer irrespective of the amount of the transaction (without ceiling)

With warm regards



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Annexure I

APB Credit file:

**Existing file format:**

The existing file naming convention for APB is as below for the inward.

“APB-CR-Bank name-Date- sequence number-INW.xml”

The same will not have any transaction identification for banks to identify the DBTL transactions.

**Proposed file format:**

The new file naming convention will be as given below for the inward

“APB-CR-Bank name-Date-DBTL followed by the sequence number-INW.xml”

These files will only have the DBTL transactions for the banks.

The new transaction level identification will be in as given below

Sr. No	Field Description	Existing length	Field Type	Mandatory/Optional	Remarks
<b>Credit Records</b>					
1	APBS Transaction Code	2	NUM	Mandatory	Code 77
2	Destination Bank IIN	9	ALP NUM	Mandatory	Six digits Destination Bank IIN left padded with a zero.
3	<b>Destination Account Type</b>	2	<b>NUM</b>	<b>optional</b>	<b>“code - 99” for DBTL transaction identifier</b> <b>Other than “code-99” including spaces - the same should be treated as DBT</b>
4	Ledger Folio Number	3	ALP NUM	Optional	Alpha numeric Ledger Folio particulars
5	Beneficiary Aadhaar Number	15	ALP NUM	Mandatory	Beneficiary's 12 digit Aadhaar number.
6	Beneficiary account holder's name	40	ALP NUM	Optional	In case the transaction is successful this could be populated
7	Sponsor Bank IIN	9	ALP NUM	Mandatory	Six digit Sponsor Bank IIN left padded with a zero.



8	User number	7	ALP NUM	Mandatory	Existing User Number
9	User Name /Narration	20	ALP NUM	Mandatory	If Narration data is present in ISO XML, same will be populated, else this field will contain corporate user name
10	User Credit reference	13	ALP NUM	Mandatory	User defined Reference Number such as Ledger Folio number, or Share / Debenture Cert. No. or any other unique identification number given by the User for the individual beneficiaries
11	Amount	13	NUM	Mandatory	Amount in paise
12	Reserved (Kept blank by user)	10	NUM	Mandatory	ACH item Sequence Number to be allotted by NPCI
13	Reserved (Kept blank by user)	10	NUM	Mandatory	Checksum total generated by NPCI.
14	Reserved (Kept blank by user)	2	NUM	Optional	Flag for items credited / debited (1) and returned un credited / un debited (0)
15	Destination bank account number	20	ALP NUM	Optional	This will be blank. Field will be populated by destination bank for successful transactions only.
16	Return reason code	2	NUM	Optional	Spaces in case null, otherwise return code left padded with space.
	Total	177			

**ACH Credit file:**

There will be no file name level change.

The new transaction level identification will be in as given below

Sr . N o	Field Description	Existing	New	Field Type	Mandatory/ Optional	Remarks
<b>Credit Records</b>						
1	ACH Transaction Code	2	2	NUM	Mandatory	23 for ACH Credit, 77 for ACH APBS, 67 for ACH Debit
2	Control	9	9	ALP NUM	Optional	Spaces
3	Destination Account Type	2	2	NUM	Optional	As provided in Input file
4	Ledger Folio Number	3	3	ALP NUM	Optional	Alpha numeric Ledger Folio particulars
5	Control	15	15	ALP NUM	Optional	Spaces



6	Beneficiary Account Holder's Name	40	40	ALP NUM	Mandatory for ACH CR and DR	Name of Beneficiary
7	Control	9	9	ALP NUM	Optional	Spaces
8	Control	7	7	ALP NUM	Optional	Spaces
9	User Name / Narration	20	20	ALP NUM	Mandatory	Alpha Numeric description; If Narration data is present in ISO XML, same will be populated, else this field will contain corporate user name
10	Control	13	13	ALP NUM	Optional	Spaces
11	Amount	13	13	NUM	Mandatory	Amount in paise
12	Reserved (ACH Item Seq No.)	10	10	NUM	Mandatory	ACH item Sequence Number to be allotted by NPCI
13	Reserved (Checksum)	10	10	NUM	Mandatory	Checksum total generated by NPCI
14	Reserved (Filler)	7	7	ALP NUM	Optional	Spaces
15	Destination Bank IFSC / MICR / IIN	Change	11	ALP NUM	Mandatory	Destn Bank IFSC/MICR/IIN
16	Beneficiary's Bank Account number	Change	35	ALP NUM	Mandatory for ACH CR and ACH DR	Account number of beneficiary. For APBS transactions (Case when Split EBT file option is unchecked) the filed will contain 'NOTPROVIDED'.
17	Sponsor Bank IFSC / MICR / IIN	Change	11	ALP NUM	Mandatory	Spnsr Bank IFSC/MICR/IIN
18	User Number	Change	18	ALP NUM	Mandatory	User number allotted by NPCI at the time of Registration
19	Transaction Reference	Change	30	ALP NUM	Mandatory	User defined Reference Number such as Ledger Folio number, or Share / Debenture Cert. No. or job card no. or any other unique identification number given by the User for the individual beneficiaries
20	<b>Product Type</b>	<b>New</b>	<b>3</b>	<b>ALP NUM</b>	<b>Mandatory</b>	<b><u>"code - LPG"</u> for DBTL transaction identifier</b>  <b><u>"Code - DBT"</u> for Non LPG direct benefit transfer transactions identifier</b>  <b>Other than "code-LPG &amp; DBT" - the same should be treated as any other transaction</b>
21	Beneficiary Aadhaar Number	New	15	NUM	Mandatory for APBS	A number through which Beneficiary can be identified. Used in APBS file for Aadhaar number.
22	UMRN	New	20	ALP NUM	Mandatory for DR and	Unique Mandate Reference Number

					Optional for CR	
23	Reserved (Flag for success / return)	1	1	NUM	Optional	Will be Blank
24	Reserved (Reason Code)	2	2	NUM	Optional	Will be Blank
	<b>Total</b>	<b>163</b>	<b>306</b>			

